List of major bank defaulters

2261. SHRIMATI VANGA GEETHA: Will the Minister of FINANCE be pleased to state:

(a) whether Government have released a list of the Capital's major bank loan defaulters recently;

(b) if so, the details of such defaulters alongwith the amount involved, Bank-wise;

(c) whether Government have received any request from the Delhi State Bank Employees' Federation recently to make willful default a criminal offence and confiscate the personal assets of defaulters;

(d) if so, the action taken thereon; and

(e) the steps being taken by Government to collect the amount from defaulters?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) and (b) Credit Information Bureau (India) Limited is maintaining a database on suit-filed accounts of Rs. 1 Crore and above and non suit-filed accounts (wilful defaulters) of Rs. 25 lacs and above. The information can be accessed at CIBIL website *www. cibil. com.*

(c) to (e) The Government has not received any such request from the Delhi State Bank Employees' Federation. However, Government of India and Reserve Bank of India have stipulated certain steps for recovery of loans, which, *inter-alia,* include evolving and implementing a recovery policy by banks, filing of suits in civil courts/ DRTs, issue of notices under SARFAESI Act, 2002, compromise settlement and monitoring and follow up of NPAs at various levels. The Credit Information Companies (Regulation) Act 2005 has been enacted to provide for regulation of credit information companies and to facilitate efficient distribution of credit thereby arresting fresh acretion of NPAs. Credit Information Bureau has also been set up to disseminate information on borrowers to the banks.